

1 **THE ESTLE LAW FIRM**

2 12520 High Bluff Drive, Suite 265
3 San Diego, California 92130
 Telephone (858)720-0890
 Facsimile (858) 720-0092

4 Mark D. Estle (CA Bar No. 135004)

5 Attorney for Secured Creditor
6 HOUSEHOLD FINANCE CORPORATION OF CALIFORNIA

7 **UNITED STATES BANKRUPTCY COURT**
8 **NORTHERN DISTRICT OF CALIFORNIA**
9 **SAN JOSE DIVISION**

11 In re:

Case No. 08-54672-RLE
Chapter 13

13 BRUCE RANDALL ELLIOTT AND SUSAN
14 BLACKHURST ELLIOTT,

STIPULATION FOR TEMPORARY
HARDSHIP REDUCTION

15 Debtor(s).

17 TO ALL PARTIES OF INTEREST:

18 PLEASE TAKE NOTICE THAT Debtor and Secured Creditor
19 HOUSEHOLD FINANCE CORPORATION OF CALIFORNIA, by and through their
20 attorneys of record, hereby stipulate as follows:

21 1. Commencing July 30, 2010, Debtors shall continue to
22 make regular monthly payments in a reduced amount of \$4,570.93,
23 which amount may be subject to change.

24 2. The interest rate shall be reduced from 7.48% to
25 7.16757% for the term of the bankruptcy.

26 3. The terms set forth in Paragraphs 1 and 2 shall be in
27 effect only for the term of the bankruptcy.

28 4. The subject Note dated August 25, 2005 is in the

1 original principal amount of \$669,814.04 and is secured by a Deed
2 of Trust covering the property commonly known as 1384 Kimberly
3 Drive, San Jose, California 95118 (the "Property").

4 5. Movant may amend its Proof of Claim to add its
5 attorney's fees for this stipulation, which fees shall then be
6 paid through the Plan or if necessary through a modified Plan.

7 6. This Order may be executed in counterparts, and
8 facsimile signatures shall be deemed originals.

9
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11 Dated: 7/20/10

/s/ Mark D. Estle
Mark D. Estle, Esq.
Attorney for Secured Creditor

14
15 LAW OFFICES OF W. KIRK MOORE

16 Dated: 7/20/10

/s/ W. Kirk Moore
W. Kirk Moore, Esq.
Attorney for Debtor

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18 The Chapter 13 Trustee has no opposition to this Stipulation.

19
20 Dated: 7/30/10

/s/ Devin Derham-Burk
Devin Derham-Burk,
Chapter 13 Trustee